

Information to identify the case:

Debtor 1	Charles E. Berger	Social Security number or ITIN	xxx-xx-4195
	First Name Middle Name Last Name	EIN	--
Debtor 2	Charlotte A. Berger	Social Security number or ITIN	xxx-xx-8749
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-18633-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles E. Berger

Charlotte A. Berger

5/4/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Charles E. Berger
 Charlotte A. Berger
 Debtors

Case No. 13-18633-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 45

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db/jdb
 cr
 cr
 513870025 +Charles E. Berger, Charlotte A. Berger, 25 Peartree Lane, Willingboro, NJ 08046-2709
 513870026 Bank of America, P.O. Box 15312, Wilmington, DE 19850-5312
 513870029 +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, 6409 Congress Avenue,
 Suite 100, Boca Raton, FL 33487-2853
 514110645 5th Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263-9998
 +Apex, PO Box 5407, Lancaster, PA 17606-5407
 +Cardiology Group PA, 2051 Briggs Road, Mt Laurel, NJ 08054-4608
 +Deutsche Bank Trust Company Americas, as Trustee f, Ocwen Loan Servicing, LLC,
 Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175,
 Fort Washington, PA 19034-3278
 513870032 +Discover Loan, PO Box 6105, Carol Stream, IL 60197-6105
 513870033 +Eichenbaum and Styliouan LLC, 10 Paramus Ave Ste 300, Paramus, NJ 07652
 513870034 +Exceptional Medical Transport, PO Box 19, West Berlin, NJ 08091-0019
 513917450 +Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
 513870037 +Home Depot, PO Box 790328, St Louis, MO 63179-0328
 513870038 +Jaffe and Asher, 1107 Goffle Road, Hawthorne, NJ 07506-2000
 513870040 +Lourdes Cardiology, 63 Kresson Rd Ste 101, Cherry Hill, NJ 08034-3200
 513870041 Lourdes Imaging Assoc, PO Box 95000 2840, Philadelphia, PA 19195-2840
 513870042 Lourdes Medical Center of Burl, PO box 822112, Philadelphia, PA 19182-2112
 513935580 +M & T Bank, POB 1508, Buffalo, NY 14240-1508
 513870045 +MACC, PO Box 388, Conshohocken, PA 19428-0388
 513870046 +OCWEN, 3451 Hammond Avenue, Waterloo, IA 50702-5345
 515017385 OCWEN LOAN SERVICING, LLC, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 24605,
 WEST PALM BEACH, FLORIDA 33416-4605
 513870047 +OCWEN Loan Svc LLC, 3451 Hammond Avenue, Waterloo, IA 50702-5345
 513870050 +Rancocas Anesthesiology, PO Box 464, Rutherford, NJ 07070-0471
 513870052 Staples Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
 513870053 +UMDNJ, PO Box 635, Bellmawr, NJ 08099-0635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 05 2018 00:13:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 05 2018 00:12:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513870027 EDI: BANKAMER.COM May 05 2018 03:54:00 Bank of America, PO Box 26078,
 Greensboro, NC 27420
 513870028 EDI: BANKAMER2.COM May 05 2018 03:54:00 Bank of America, PO Box 15028,
 Wilmington, DE 19850-5028
 513931597 EDI: BANKAMER.COM May 05 2018 03:54:00 Bank of America, N.A., PO Box 26012,
 Greensboro, NC 27420-6012
 514130983 EDI: BL-BECKET.COM May 05 2018 03:54:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
 POB 3001, MALVERN, PA 19355-0701
 513994876 +E-mail/Text: bncmail@w-legal.com May 05 2018 00:13:12 CERASTES, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513870030 EDI: CITICORP.COM May 05 2018 03:54:00 Citi Cards, PO Box 182564,
 Columbus, OH 43218-2564
 513870031 EDI: DISCOVER.COM May 05 2018 03:54:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 513890452 EDI: DISCOVER.COM May 05 2018 03:54:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513904957 +EDI: DISCOVERPL May 05 2018 03:54:00 Discover Personal Loans, PO BOX 30954,
 Salt Lake City, UT 84130-0954
 513870035 +EDI: FSAE.COM May 05 2018 03:54:00 First Source, PO Box 628, Buffalo, NY 14240-0628
 513870036 EDI: RMSC.COM May 05 2018 03:54:00 GEGRB Pep Boys, PO Box 960061,
 Orlando, FL 32896-0061
 513870039 EDI: CBSKOHLS.COM May 05 2018 03:53:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
 513870043 +EDI: LTDFINANCIAL.COM May 05 2018 03:53:00 LTD Financial Svc, 7322 SW Freeway Ste 1600,
 Houston, TX 77074-2134
 513870044 E-mail/Text: camanagement@mtb.com May 05 2018 00:12:46 M and T Bank,
 1 Fountain Plaza Floor 3, Buffalo, NY 14203
 513870049 EDI: PRA.COM May 05 2018 03:53:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502
 514157216 EDI: PRA.COM May 05 2018 03:53:00 Portfolio Recovery Associates, LLC, c/o Bank Of America,
 POB 41067, Norfolk VA 23541
 514134308 EDI: PRA.COM May 05 2018 03:53:00 Portfolio Recovery Associates, LLC,
 c/o Pep Boys - English, POB 41067, Norfolk VA 23541
 513870051 EDI: SEARS.COM May 05 2018 03:54:00 Sears Mastercard, PO Box 183082,
 Columbus, OH 43218-3082
 513870054 +EDI: URSI.COM May 05 2018 03:53:00 United Recovery Sys, PO Box 722910,
 Houston, TX 77272-2910

TOTAL: 21

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: May 04, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513870048* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, PO Box 12903, Norfolk, VA 23541)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor GMAC MORTGAGE CORPORATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Residential Funding Company, LLC
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor GMAC MORTGAGE CORPORATION jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Justin Plean on behalf of Creditor Deutsche Bank National Trust Company jplean@rasflaw.com,
bkyecf@rasflaw.com; ras@ecf.courtdrive.com
Kevin M. Buttery on behalf of Creditor Deutsche Bank National Trust Company
bkyefile@rasflaw.com
Miriam Rosenblatt on behalf of Creditor Deutsche Bank National Trust Company
bkyecf@rasflaw.com, mrosenblatt@rasflaw.com
Steven N. Taieb on behalf of Joint Debtor Charlotte A. Berger staieb@comcast.net
Steven N. Taieb on behalf of Debtor Charles E. Berger staieb@comcast.net

TOTAL: 11